





PTO/SB/21 (08-00)

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09/645,217

Application Number

TRANSMITTAL August 24, 2000 **Filing Date FORM** David F. BROADBENT et al. RECEIVED First Named Inventor MAR 2 7 2001 **Group Art Unit** 2771 **Examiner Name** (to be used for all correspondence after initial filing) To Be Assigned Technology Center 2100 Total Number Of Pages In This Submission 437312000400 Attorney Docket No. ENCLOSURES (check all that apply) Assignment Papers After Allowance Communication to Fee Transmittal Form (for an Application) Group Appeal Communication to Board of Fee Attached Drawing(s) Appeals and Interferences :Appeal Communication to Group Licensing-related Papers Amendment / Reply (Appeal Notice, Brief, Reply Brief) Petition Proprietary Information After Final Petition to Convert to a Status Letter Affidavits/declarations **Provisional Application** Power of Attorney, Revocation Other Enclosure(s) (please identify Extension of Time Request Change of Correspondence Address below): PTO Form 1449 (3 pages) with attached 49 **Terminal Disclaimer** references and a return receipt postcard **Express Abandonment Request** Request for Refund Information Disclosure Statement CD, Number of CD(s) (3 pages) Certified Copy of Priority Document(s) Remarks Response to Missing Parts/

Firm Erwin J. Basinslki or Morrison & Foerster LLP Individual Name 425 Market Street, San Francisco, California 94105-2483 Signature

CERTIFICATE OF MAILING BY "FIRST CLASS!MAIL"

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Burden Hours Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

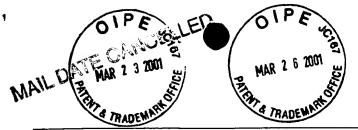
Date

Incomplete Application

Response to Missing Parts under 37 CFR 1.52 or 1.53

March 21, 2001

#2



PATENT Docket No. 437312000400

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Examiner: To Be Assigned

Group Art Unit: 2771

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MAR 2 7 2001

Technology Center 2100

In the application of:

D. F. BROADBENT et al.

Serial No.: 09/645,217

Filing Date: August 24, 2000

For: METHOD AND APPARATUS FOR A

MORTGAGE LOAN ORIGINATOR

COMPLIANCE ENGINE

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir:

Pursuant to 37 C.F.R. § 1.97 and § 1.98, Applicants submit for consideration in the above-identified application the documents listed on the attached Form PTO-1449. Copies of the documents are also submitted herewith. The Examiner is requested to make these documents of record.

This Information Disclosure Statement is submitted:

\boxtimes	Within three months of the application filing date or before mailing of a first Office	e Action
	on the merits; accordingly, no fee or separate requirements are required.	
	After receipt of a first Office Action on the merits but before mailing of a final Office	ice
	Action or Notice of Allowance.	
	A fee is required.	
	A Certification under 37 C.F.R. § 1.97(e) is provided below; accordingly;	no fee
	is believed to be due.	
	After mailing of a final Office Action or Notice of Allowance, but before payment	of the
	issue fee. Accordingly, a Petition requesting consideration of the Information Disc	losure
	Statement, an authorization to charge our deposit account, and a Certification under	r 37
	C.F.R. § 1.97(e) are provided herein.	

Applicants would appreciate the Examiner initialing and returning the Form PTO-1449, indicating that the information has been considered and made of record herein.

The information contained in this Information Disclosure Statement under 37 C.F.R. § 1.97 is to the best of my knowledge and is not to be construed as a representation that: (i) a complete search has been made; (ii) additional information material to the examination of this application does not exist; (iii) the information, protocols, results and the like reported by third parties are accurate or enabling; or (iv) the above information constitutes prior art to the subject invention.

In the unlikely event that the transmittal letter is separated from this document and the Patent Office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Assistant Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this

document to <u>Deposit Account No. 03-1952</u> referencing <u>437312000400</u>. However, the Assistant Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: March 21, 2001

Respectfully submitted,

Erwin J. Basinski

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